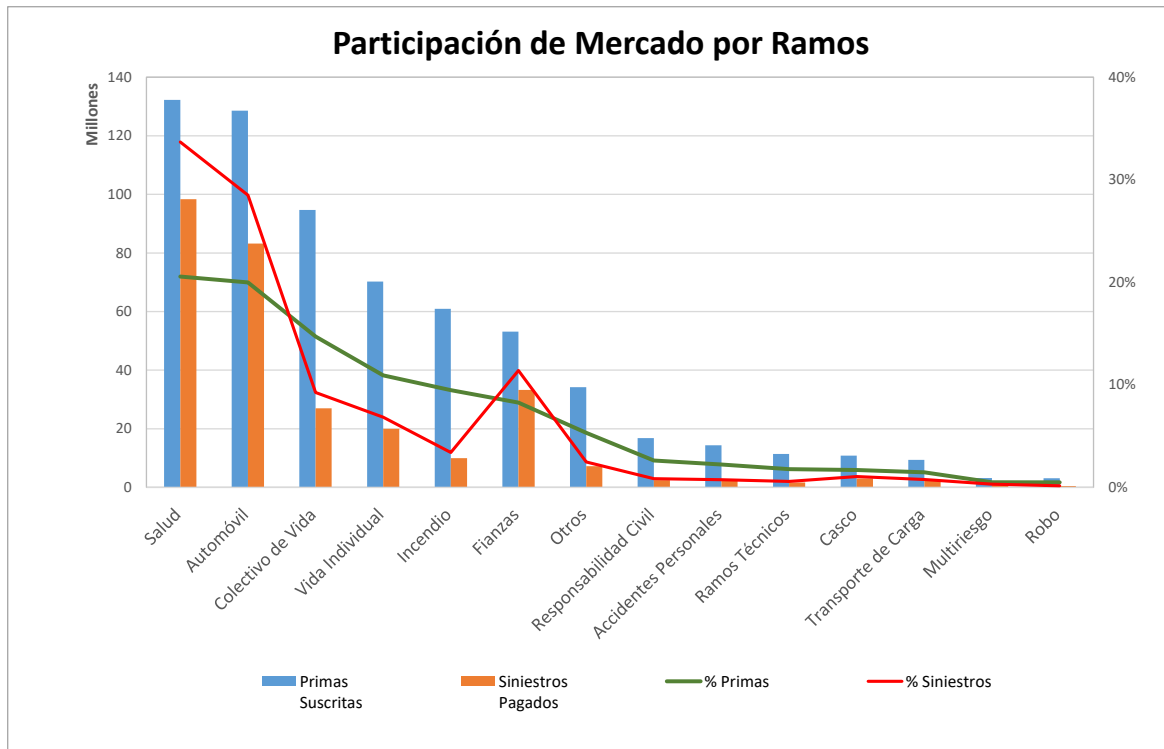


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 31 DE MAYO DE 2019

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	132,222,769.03	20.6%	1	98,329,354.34	33.7%	74.4%
2	Automóvil	128,603,268.37	20.0%	2	83,215,597.31	28.5%	64.7%
3	Colectivo de Vida	94,656,211.11	14.7%	4	26,988,181.13	9.2%	28.5%
4	Vida Individual	70,244,967.49	10.9%	5	19,999,015.12	6.9%	28.5%
5	Incendio	60,944,036.39	9.5%	6	9,949,014.69	3.4%	16.3%
6	Fianzas	53,169,163.96	8.3%	3	33,264,921.99	11.4%	62.6%
7	Otros	34,197,300.55	5.3%	7	7,218,842.17	2.5%	21.1%
8	Responsabilidad Civil	16,814,345.86	2.6%	9	2,465,801.58	0.8%	14.7%
9	Accidentes Personales	14,340,594.46	2.2%	11	2,166,201.99	0.7%	15.1%
10	Ramos Técnicos	11,410,587.97	1.8%	12	1,686,100.38	0.6%	14.8%
11	Casco	10,821,356.45	1.7%	8	3,054,894.72	1.0%	28.2%
12	Transporte de Carga	9,418,974.83	1.5%	10	2,253,547.44	0.8%	23.9%
13	Multirisgo	3,181,298.51	0.5%	13	897,481.46	0.3%	28.2%
14	Robo	3,129,137.56	0.5%	14	454,702.57	0.2%	14.5%
TOTAL		\$643,154,012.54	100%		\$291,943,656.89	100%	45.4%



Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

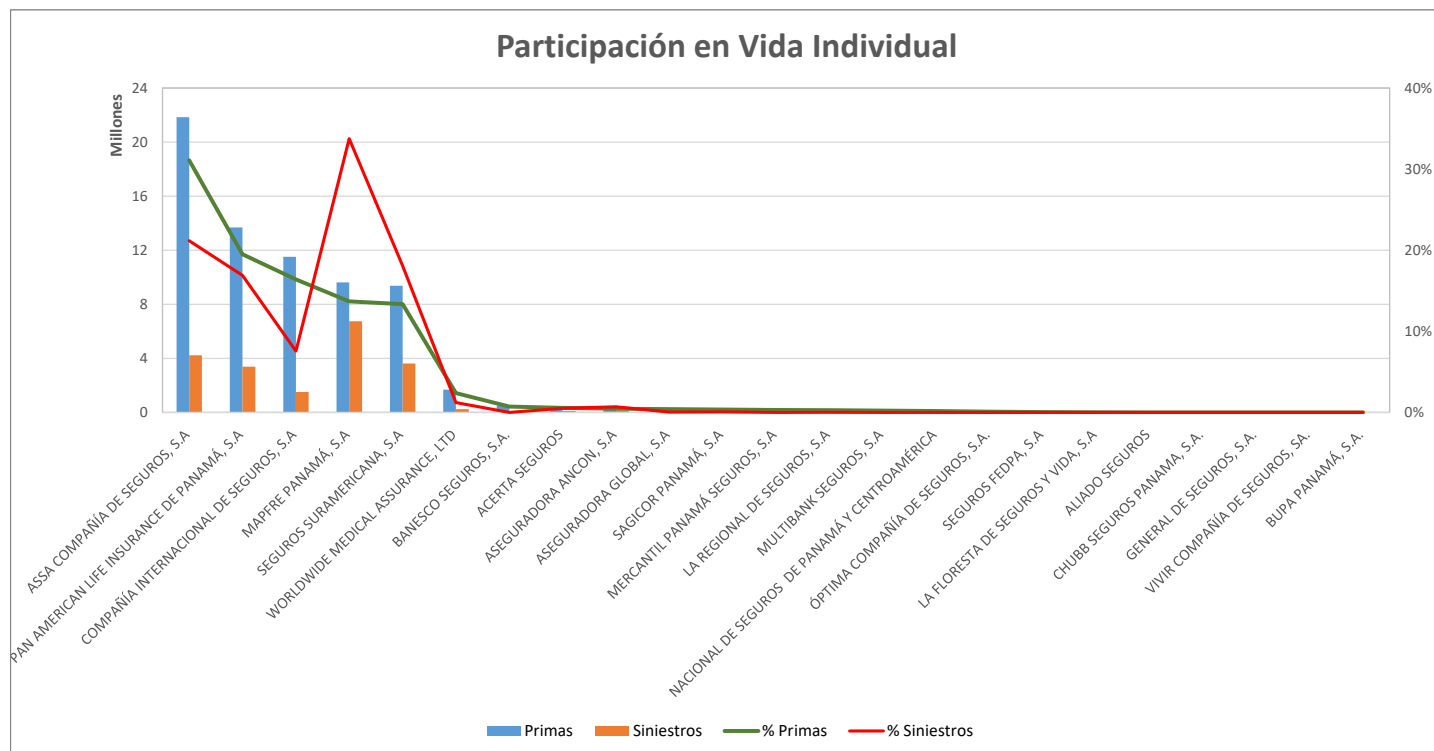


VIDA INDIVIDUAL

AL 31 DE MAYO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	21,836,031.18	31.1%	2	4,232,121.88	21.2%	19.4%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	13,689,289.84	19.5%	4	3,378,141.00	16.9%	24.7%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	11,511,494.34	16.4%	5	1,515,648.56	7.6%	13.2%
4	MAPFRE PANAMÁ, S.A	9,622,994.49	13.7%	1	6,751,370.54	33.8%	70.2%
5	SEGUROS SURAMERICANA, S.A	9,376,792.46	13.3%	3	3,614,478.14	18.1%	38.5%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	1,684,546.31	2.4%	6	245,000.00	1.2%	14.5%
7	BANESCO SEGUROS, S.A.	504,220.44	0.7%	12	0.00	0.0%	0.0%
8	ACERTA SEGUROS	397,638.25	0.6%	8	100,000.00	0.5%	25.1%
9	ASEGURADORA ANCON, S.A	317,515.96	0.5%	7	140,000.00	0.7%	44.1%
10	ASEGURADORA GLOBAL, S.A	280,036.34	0.4%	10	7,500.00	0.0%	2.7%
11	SAGICOR PANAMÁ, S.A	251,839.74	0.4%	9	13,000.00	0.1%	5.2%
12	MERCANTIL PANAMÁ SEGUROS, S.A	219,231.81	0.3%	13	0.00	0.0%	0.0%
13	LA REGIONAL DE SEGUROS, S.A	187,001.19	0.3%	11	1,755.00	0.0%	0.9%
14	MULTIBANK SEGUROS, S.A	160,176.50	0.2%	14	0.00	0.0%	0.0%
15	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	118,784.34	0.2%	15	0.00	0.0%	0.0%
16	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	60,801.96	0.1%	16	0.00	0.0%	0.0%
17	SEGUROS FEDPA, S.A	21,784.24	0.0%	17	0.00	0.0%	0.0%
18	LA FLORESTA DE SEGUROS Y VIDA, S.A	4,788.10	0.0%	18	0.00	0.0%	0.0%
19	ALIADO SEGUROS	0.00	0.0%	19	0.00	0.0%	0.0%
20	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	20	0.00	0.0%	0.0%
21	GENERAL DE SEGUROS, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
22	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	22	0.00	0.0%	0.0%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$70,244,967.49	100%		\$19,999,015.12	100%	28.5%

Participación en Vida Individual



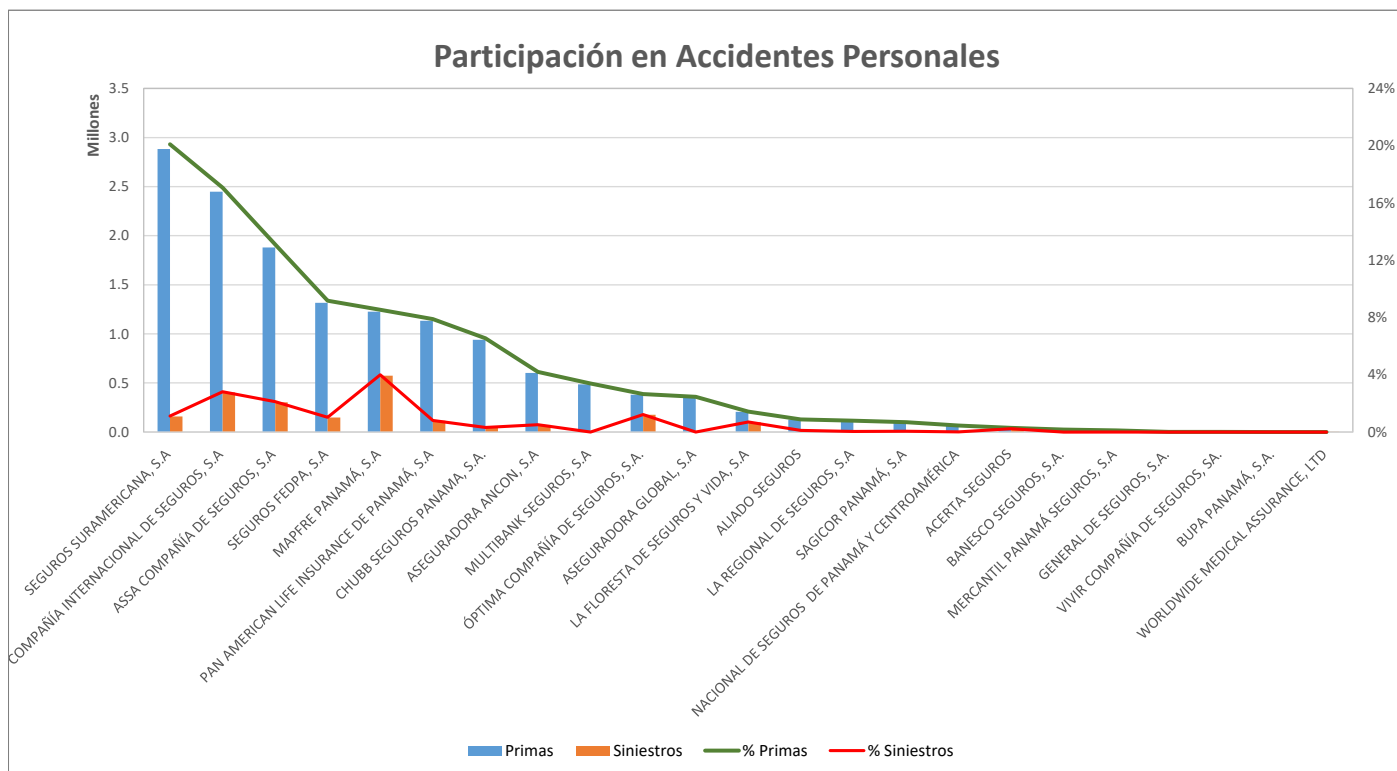
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



ACCIDENTES PERSONALES

AL 31 DE MAYO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	SEGUROS SURAMERICANA, S.A	2,882,317.74	20.1%	5	159,473.78	1.1%	5.5%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,447,978.84	17.1%	2	403,057.26	2.8%	16.5%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	1,879,273.59	13.1%	3	303,688.22	2.1%	16.2%
4	SEGUROS FEDPA, S.A	1,316,153.00	9.2%	6	148,406.64	1.0%	11.3%
5	MAPFRE PANAMÁ, S.A	1,225,703.51	8.5%	1	573,538.61	4.0%	46.8%
6	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	1,132,642.31	7.9%	7	116,771.34	0.8%	10.3%
7	CHUBB SEGUROS PANAMA, S.A.	939,446.85	6.6%	10	45,790.85	0.3%	4.9%
8	ASEGURADORA ANCON, S.A	601,630.37	4.2%	9	73,468.75	0.5%	12.2%
9	MULTIBANK SEGUROS, S.A	485,298.79	3.4%	19	0.00	0.0%	0.0%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	379,545.64	2.6%	4	175,862.17	1.2%	46.3%
11	ASEGURADORA GLOBAL, S.A	353,630.06	2.5%	20	0.00	0.0%	0.0%
12	LA FLORESTA DE SEGUROS Y VIDA, S.A	205,449.50	1.4%	8	101,753.50	0.7%	49.5%
13	ALIADO SEGUROS	127,018.94	0.9%	12	15,513.84	0.1%	12.2%
14	LA REGIONAL DE SEGUROS, S.A	113,211.45	0.8%	14	5,911.25	0.0%	5.2%
15	SAGICOR PANAMÁ, S.A	98,360.80	0.7%	13	7,925.74	0.1%	8.1%
16	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	65,109.56	0.5%	15	1,426.29	0.0%	2.2%
17	ACERTA SEGUROS	42,870.29	0.3%	11	33,470.33	0.2%	78.1%
18	BANESCO SEGUROS, S.A.	25,473.31	0.2%	18	1.40	0.0%	0.0%
19	MERCANTIL PANAMÁ SEGUROS, S.A	16,349.69	0.1%	21	0.00	0.0%	0.0%
20	GENERAL DE SEGUROS, S.A.	1,978.74	0.0%	16	72.75	0.0%	3.7%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	1,151.48	0.0%	22	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
23	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	17	69.27	0.0%	#####
TOTAL		\$14,340,594.46	100%		\$2,166,201.99	100%	15.1%



Superintendencia de Seguros y Reaseguros de Panamá

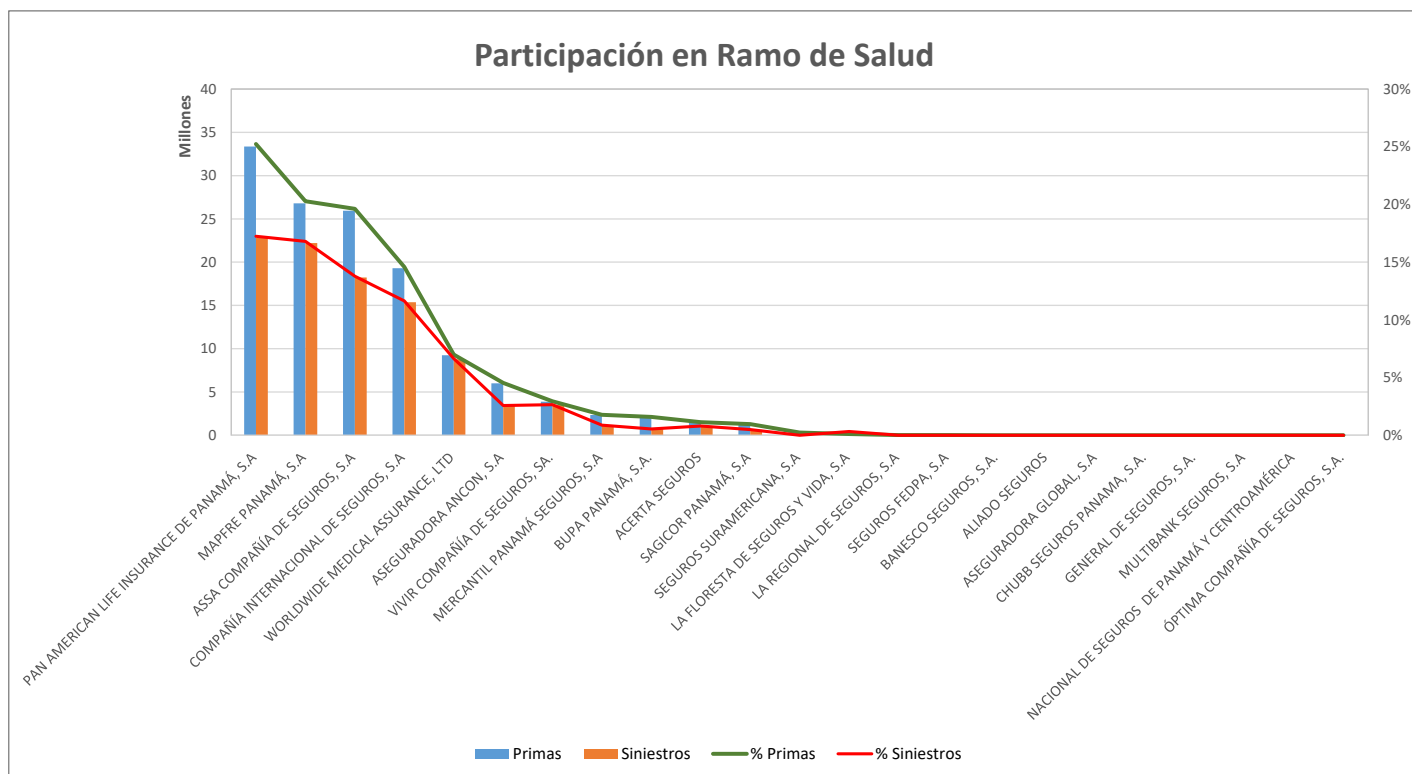
Participación de Mercado por Productos



SALUD

AL 31 DE MAYO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	33,367,720.24	25.2%	1	22,797,336.37	17.2%	68.3%
2	MAPFRE PANAMÁ, S.A	26,806,749.38	20.3%	2	22,209,345.14	16.8%	82.8%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	25,937,817.46	19.6%	3	18,221,630.63	13.8%	70.3%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	19,293,077.45	14.6%	4	15,380,883.66	11.6%	79.7%
5	WORLDWIDE MEDICAL ASSURANCE, LTD	9,244,101.57	7.0%	5	8,773,076.65	6.6%	94.9%
6	ASEGURADORA ANCON, S.A	5,989,647.61	4.5%	7	3,414,819.60	2.6%	57.0%
7	VIVIR COMPAÑÍA DE SEGUROS, SA.	3,884,894.73	2.9%	6	3,516,826.16	2.7%	90.5%
8	MERCANTIL PANAMÁ SEGUROS, S.A	2,344,425.80	1.8%	8	1,159,912.29	0.9%	49.5%
9	BUPA PANAMÁ, S.A.	2,091,665.01	1.6%	10	713,250.68	0.5%	34.1%
10	ACERTA SEGUROS	1,487,456.96	1.1%	9	1,071,931.59	0.8%	72.1%
11	SAGICOR PANAMÁ, S.A	1,277,030.24	1.0%	11	638,013.97	0.5%	50.0%
12	SEGUROS SURAMERICANA, S.A	321,099.11	0.2%	13	0.00	0.0%	0.0%
13	LA FLORESTA DE SEGUROS Y VIDA, S.A	129,423.80	0.1%	12	432,327.60	0.3%	334.0%
14	LA REGIONAL DE SEGUROS, S.A	24,293.92	0.0%	14	0.00	0.0%	0.0%
15	SEGUROS FEDPA, S.A	23,365.75	0.0%	15	0.00	0.0%	0.0%
16	BANESCO SEGUROS, S.A.	0.00	0.0%	16	0.00	0.0%	0.0%
17	ALIADO SEGUROS	0.00	0.0%	17	0.00	0.0%	0.0%
18	ASEGURADORA GLOBAL, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	19	0.00	0.0%	0.0%
20	GENERAL DE SEGUROS, S.A.	0.00	0.0%	20	0.00	0.0%	0.0%
21	MULTIBANK SEGUROS, S.A	0.00	0.0%	21	0.00	0.0%	0.0%
22	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	0.00	0.0%	22	0.00	0.0%	0.0%
23	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$132,222,769.03	100%		\$98,329,354.34	100%	74.4%



Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

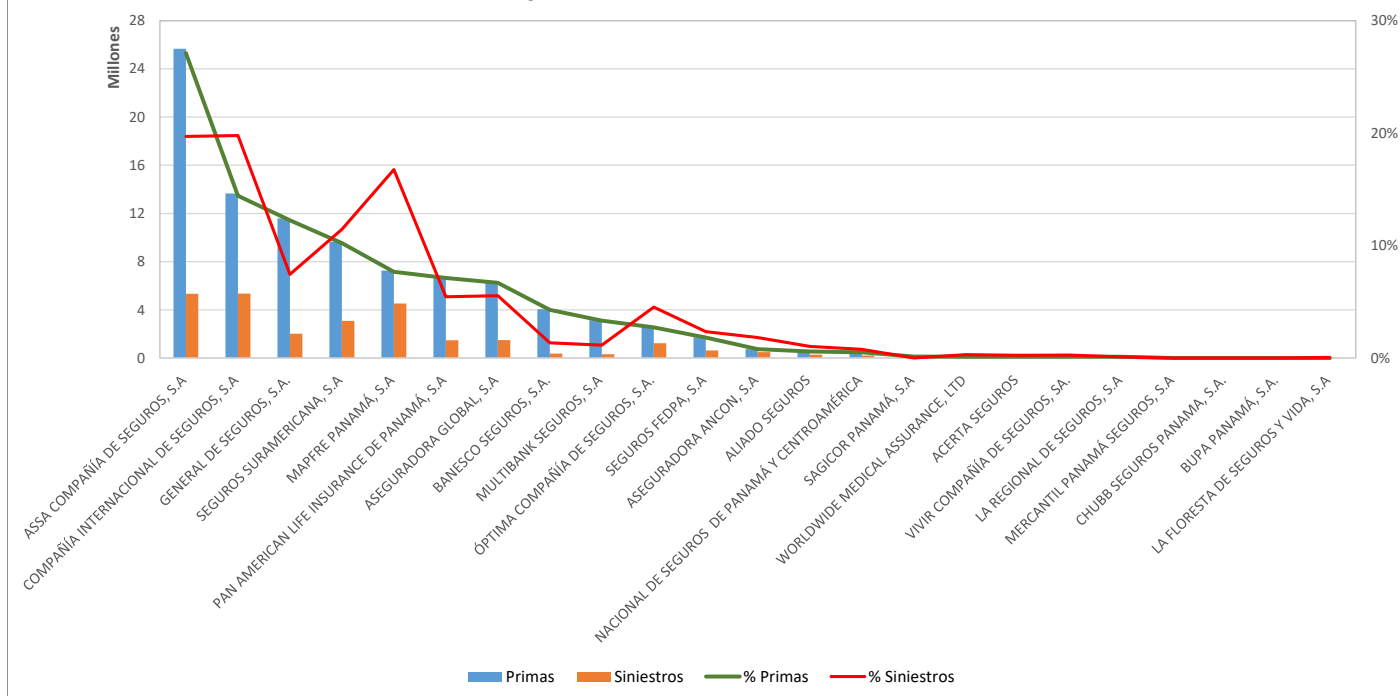


COLECTIVO DE VIDA

AL 31 DE MAYO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	25,668,864.65	27.1%	2	5,320,316.72	19.7%	20.7%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	13,650,137.69	14.4%	1	5,340,240.31	19.8%	39.1%
3	GENERAL DE SEGUROS, S.A.	11,584,391.39	12.2%	5	2,006,678.79	7.4%	17.3%
4	SEGUROS SURAMERICANA, S.A	9,663,789.91	10.2%	4	3,086,491.52	11.4%	31.9%
5	MAPFRE PANAMÁ, S.A	7,257,978.37	7.7%	3	4,521,660.38	16.8%	62.3%
6	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	6,740,612.69	7.1%	7	1,467,771.36	5.4%	21.8%
7	ASEGURADORA GLOBAL, S.A	6,329,563.45	6.7%	6	1,492,945.39	5.5%	23.6%
8	BANESCO SEGUROS, S.A.	4,051,950.02	4.3%	11	365,959.65	1.4%	9.0%
9	MULTIBANK SEGUROS, S.A	3,139,497.93	3.3%	12	306,573.68	1.1%	9.8%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,575,687.70	2.7%	8	1,219,201.26	4.5%	47.3%
11	SEGUROS FEDPA, S.A	1,713,701.79	1.8%	9	635,173.28	2.4%	37.1%
12	ASEGURADORA ANCON, S.A	740,821.76	0.8%	10	488,470.10	1.8%	65.9%
13	ALIADO SEGUROS	539,880.50	0.6%	13	276,649.87	1.0%	51.2%
14	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	477,121.48	0.5%	14	205,992.63	0.8%	43.2%
15	SAGICOR PANAMÁ, S.A	115,752.23	0.1%	20	0.00	0.0%	0.0%
16	WORLDWIDE MEDICAL ASSURANCE, LTD	109,411.75	0.1%	15	80,209.00	0.3%	73.3%
17	ACERTA SEGUROS	106,415.25	0.1%	17	63,406.32	0.2%	59.6%
18	VIVIR COMPAÑÍA DE SEGUROS, SA.	104,686.31	0.1%	16	72,264.61	0.3%	69.0%
19	LA REGIONAL DE SEGUROS, S.A	95,780.21	0.1%	18	25,630.76	0.1%	26.8%
20	MERCANTIL PANAMÁ SEGUROS, S.A	4,934.87	0.0%	21	0.00	0.0%	0.0%
21	CHUBB SEGUROS PANAMA, S.A.	1,080.36	0.0%	22	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
23	LA FLORESTA DE SEGUROS Y VIDA, S.A	-15,849.20	0.0%	19	12,545.50	0.0%	-79.2%
TOTAL		\$94,656,211.11	100%		\$26,988,181.13	100%	28.5%

Participación en Colectivo de Vida



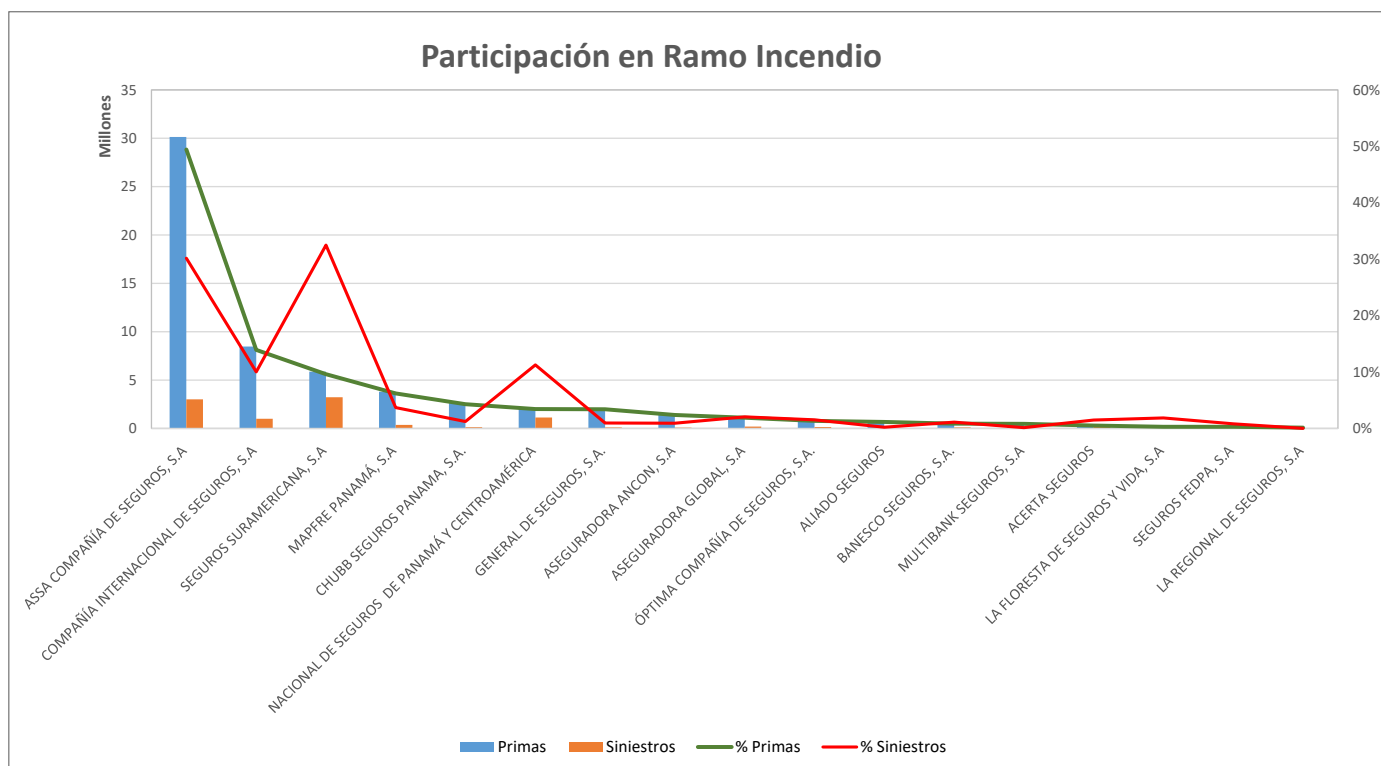
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE INCENDIO

AL 31 DE MAYO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	30,127,314.63	49.4%	2	3,000,577.28	30.2%	10.0%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	8,477,920.44	13.9%	4	997,407.41	10.0%	11.8%
3	SEGUROS SURAMERICANA, S.A	5,867,596.63	9.6%	1	3,232,580.91	32.5%	55.1%
4	MAPFRE PANAMÁ, S.A	3,791,301.54	6.2%	5	366,995.61	3.7%	9.7%
5	CHUBB SEGUROS PANAMA, S.A.	2,615,485.14	4.3%	10	122,706.18	1.2%	4.7%
6	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	2,098,317.29	3.4%	3	1,121,894.61	11.3%	53.5%
7	GENERAL DE SEGUROS, S.A.	2,061,866.01	3.4%	12	97,544.60	1.0%	4.7%
8	ASEGURADORA ANCON, S.A	1,459,967.62	2.4%	13	92,909.29	0.9%	6.4%
9	ASEGURADORA GLOBAL, S.A	1,153,418.61	1.9%	6	202,327.92	2.0%	17.5%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	814,499.82	1.3%	8	152,469.89	1.5%	18.7%
11	ALIADO SEGUROS	704,831.58	1.2%	15	20,025.91	0.2%	2.8%
12	BANESCO SEGUROS, S.A.	516,621.72	0.8%	11	111,564.31	1.1%	21.6%
13	MULTIBANK SEGUROS, S.A	489,912.86	0.8%	16	12,923.63	0.1%	2.6%
14	ACERTA SEGUROS	318,570.99	0.5%	9	147,600.73	1.5%	46.3%
15	LA FLORESTA DE SEGUROS Y VIDA, S.A	187,960.90	0.3%	7	186,739.20	1.9%	99.4%
16	SEGUROS FEDPA, S.A	172,150.86	0.3%	14	81,161.46	0.8%	47.1%
17	LA REGIONAL DE SEGUROS, S.A	86,299.75	0.1%	17	1,585.75	0.0%	1.8%
18	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	SAGICOR PANAMÁ, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	21	0.00	0.0%	0.0%
22	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	22	0.00	0.0%	0.0%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$60,944,036.39	100%		\$9,949,014.69	100%	16.3%



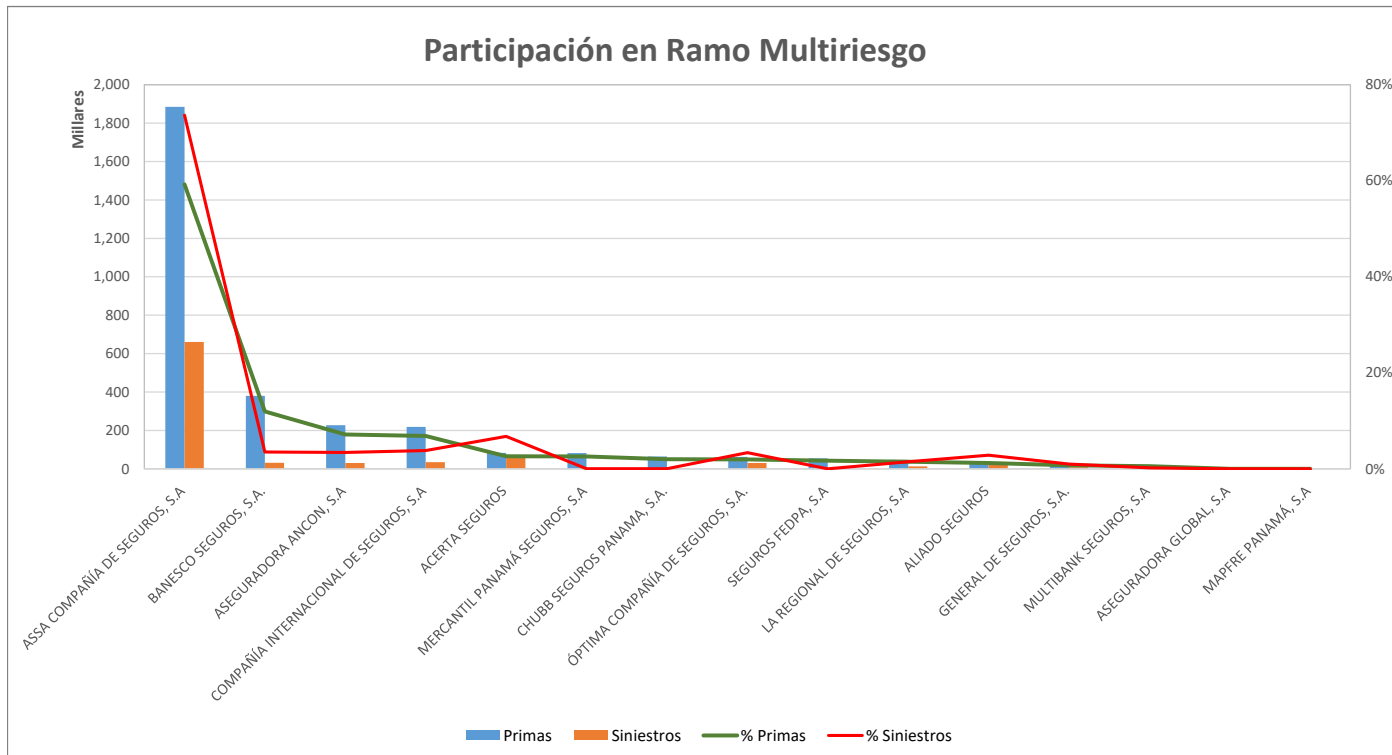
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



MULTIRIESGO

AL 31 DE MAYO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	1,884,777.84	59.2%	1	660,991.11	73.6%	35.1%
2	BANESCO SEGUROS, S.A.	380,413.89	12.0%	4	31,270.75	3.5%	8.2%
3	ASEGURADORA ANCON, S.A	226,922.27	7.1%	5	30,629.29	3.4%	13.5%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	217,884.46	6.8%	3	34,293.57	3.8%	15.7%
5	ACERTA SEGUROS	83,220.42	2.6%	2	60,448.99	6.7%	72.6%
6	MERCANTIL PANAMÁ SEGUROS, S.A	81,763.98	2.6%	11	235.40	0.0%	0.3%
7	CHUBB SEGUROS PANAMA, S.A.	64,181.31	2.0%	12	69.50	0.0%	0.1%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	61,834.51	1.9%	6	30,224.23	3.4%	48.9%
9	SEGUROS FEDPA, S.A	54,512.44	1.7%	13	0.00	0.0%	0.0%
10	LA REGIONAL DE SEGUROS, S.A	46,403.33	1.5%	8	13,194.80	1.5%	28.4%
11	ALIADO SEGUROS	38,932.12	1.2%	7	25,374.26	2.8%	65.2%
12	GENERAL DE SEGUROS, S.A.	23,356.26	0.7%	9	8,799.49	1.0%	37.7%
13	MULTIBANK SEGUROS, S.A	17,095.68	0.5%	10	1,950.07	0.2%	11.4%
14	ASEGURADORA GLOBAL, S.A	0.00	0.0%	14	0.00	0.0%	0.0%
15	MAPFRE PANAMÁ, S.A	0.00	0.0%	15	0.00	0.0%	0.0%
16	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	0.00	0.0%	16	0.00	0.0%	0.0%
17	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
18	SAGICOR PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SEGUROS SURAMERICANA, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
23	LA FLORESTA DE SEGUROS Y VIDA, S.A	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$3,181,298.51	100%		\$897,481.46	100%	28.2%



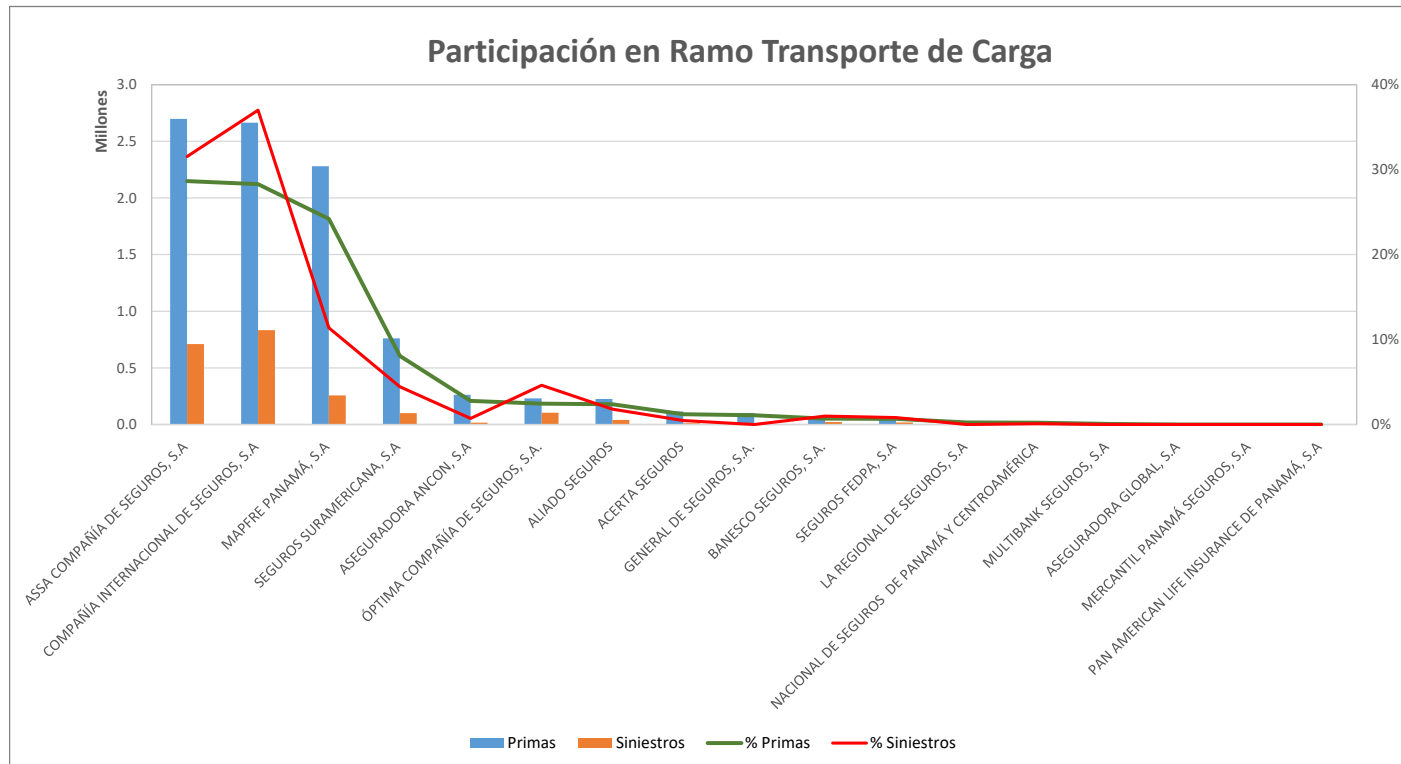
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



TRANSPORTE DE CARGA

AL 31 DE MAYO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	2,698,930.12	28.7%	2	710,916.45	31.5%	26.3%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,664,251.10	28.3%	1	833,810.23	37.0%	31.3%
3	MAPFRE PANAMÁ, S.A	2,281,346.74	24.2%	3	256,665.96	11.4%	11.3%
4	SEGUROS SURAMERICANA, S.A	761,454.78	8.1%	6	99,995.63	4.4%	13.1%
5	ASEGURADORA ANCON, S.A	262,625.57	2.8%	10	16,373.32	0.7%	6.2%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	231,558.29	2.5%	5	104,363.05	4.6%	45.1%
7	ALIADO SEGUROS	224,895.27	2.4%	7	40,809.58	1.8%	18.1%
8	ACERTA SEGUROS	114,813.71	1.2%	11	10,599.75	0.5%	9.2%
9	GENERAL DE SEGUROS, S.A.	102,377.99	1.1%	13	0.00	0.0%	0.0%
10	BANESCO SEGUROS, S.A.	65,923.48	0.7%	8	22,254.10	1.0%	33.8%
11	SEGUROS FEDPA, S.A	63,327.47	0.7%	9	18,462.99	0.8%	29.2%
12	LA REGIONAL DE SEGUROS, S.A	22,566.54	0.2%	14	0.00	0.0%	0.0%
13	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	19,635.71	0.2%	12	2,067.42	0.1%	10.5%
14	MULTIBANK SEGUROS, S.A	5,927.74	0.1%	15	0.00	0.0%	0.0%
15	ASEGURADORA GLOBAL, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
16	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
17	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
18	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
20	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
21	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
22	LA FLORESTA DE SEGUROS Y VIDA, S.A	-12,306.90	-0.1%	23	0.00	0.0%	0.0%
23	CHUBB SEGUROS PANAMA, S.A.	-88,352.78	-0.9%	4	137,228.96	6.1%	-155.3%
TOTAL		\$9,418,974.83	100%		\$2,253,547.44	100%	23.9%



Superintendencia de Seguros y Reaseguros de Panamá

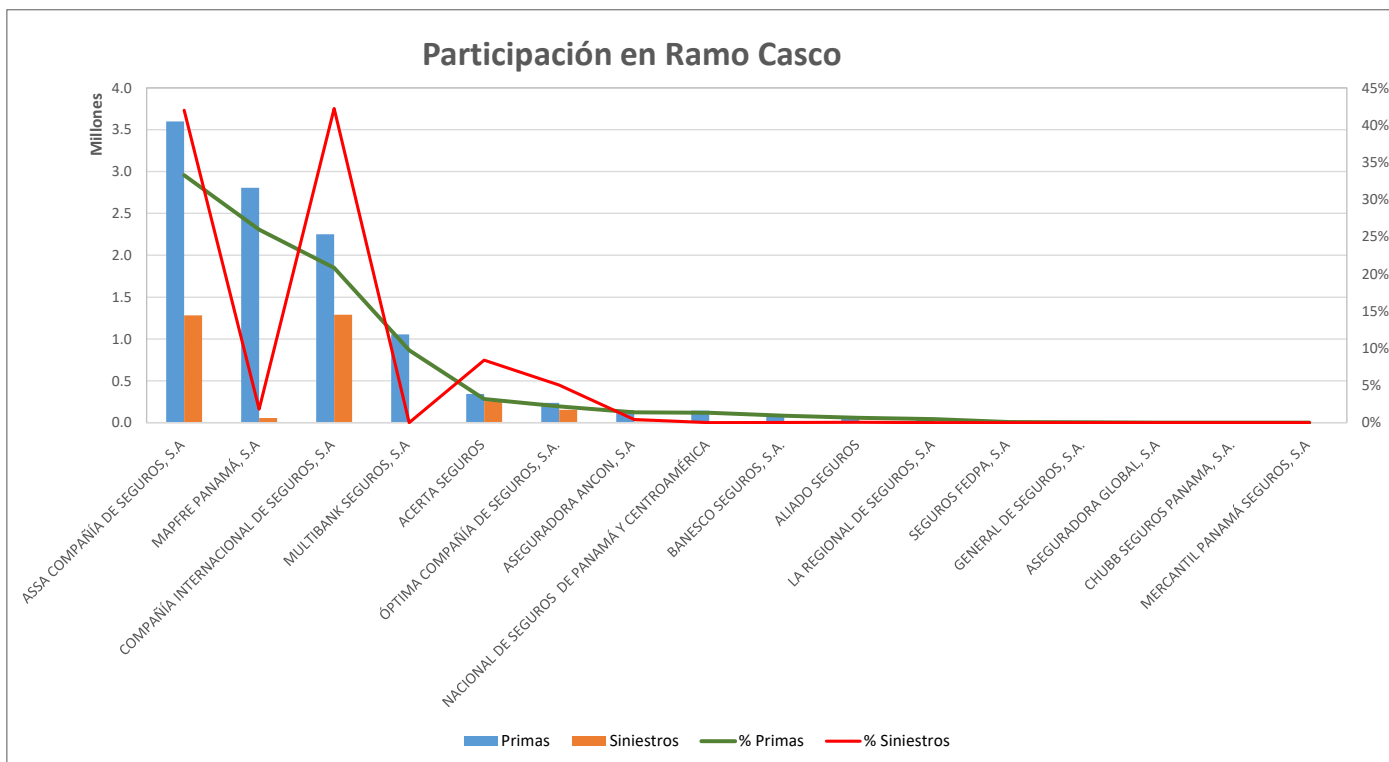
Participación de Mercado por Productos



RAMO DE CASCO

AL 31 DE MAYO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	3,599,358.04	33.3%	2	1,282,984.35	42.0%	35.6%
2	MAPFRE PANAMÁ, S.A	2,807,137.08	25.9%	5	55,671.00	1.8%	2.0%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,250,832.67	20.8%	1	1,290,024.17	42.2%	57.3%
4	MULTIBANK SEGUROS, S.A	1,053,627.42	9.7%	10	0.00	0.0%	0.0%
5	ACERTA SEGUROS	343,049.09	3.2%	3	256,840.49	8.4%	74.9%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	237,151.46	2.2%	4	154,454.54	5.1%	65.1%
7	ASEGURADORA ANCON, S.A	150,964.17	1.4%	6	13,063.31	0.4%	8.7%
8	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	142,828.52	1.3%	11	0.00	0.0%	0.0%
9	BANESCO SEGUROS, S.A.	102,096.80	0.9%	8	367.43	0.0%	0.4%
10	ALIADO SEGUROS	68,536.98	0.6%	7	1,426.63	0.0%	2.1%
11	LA REGIONAL DE SEGUROS, S.A	52,772.76	0.5%	12	0.00	0.0%	0.0%
12	SEGUROS FEDPA, S.A	7,456.46	0.1%	9	62.80	0.0%	0.8%
13	GENERAL DE SEGUROS, S.A.	5,545.00	0.1%	13	0.00	0.0%	0.0%
14	ASEGURADORA GLOBAL, S.A	0.00	0.0%	14	0.00	0.0%	0.0%
15	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	15	0.00	0.0%	0.0%
16	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
17	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
18	SAGICOR PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	19	0.00	0.0%	0.0%
20	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	20	0.00	0.0%	0.0%
21	BUPA PANAMÁ, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
22	LA FLORESTA DE SEGUROS Y VIDA, S.A	0.00	0.0%	22	0.00	0.0%	0.0%
23	SEGUROS SURAMERICANA, S.A	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$10,821,356.45	100%		\$3,054,894.72	100%	28.2%



Superintendencia de Seguros y Reaseguros de Panamá

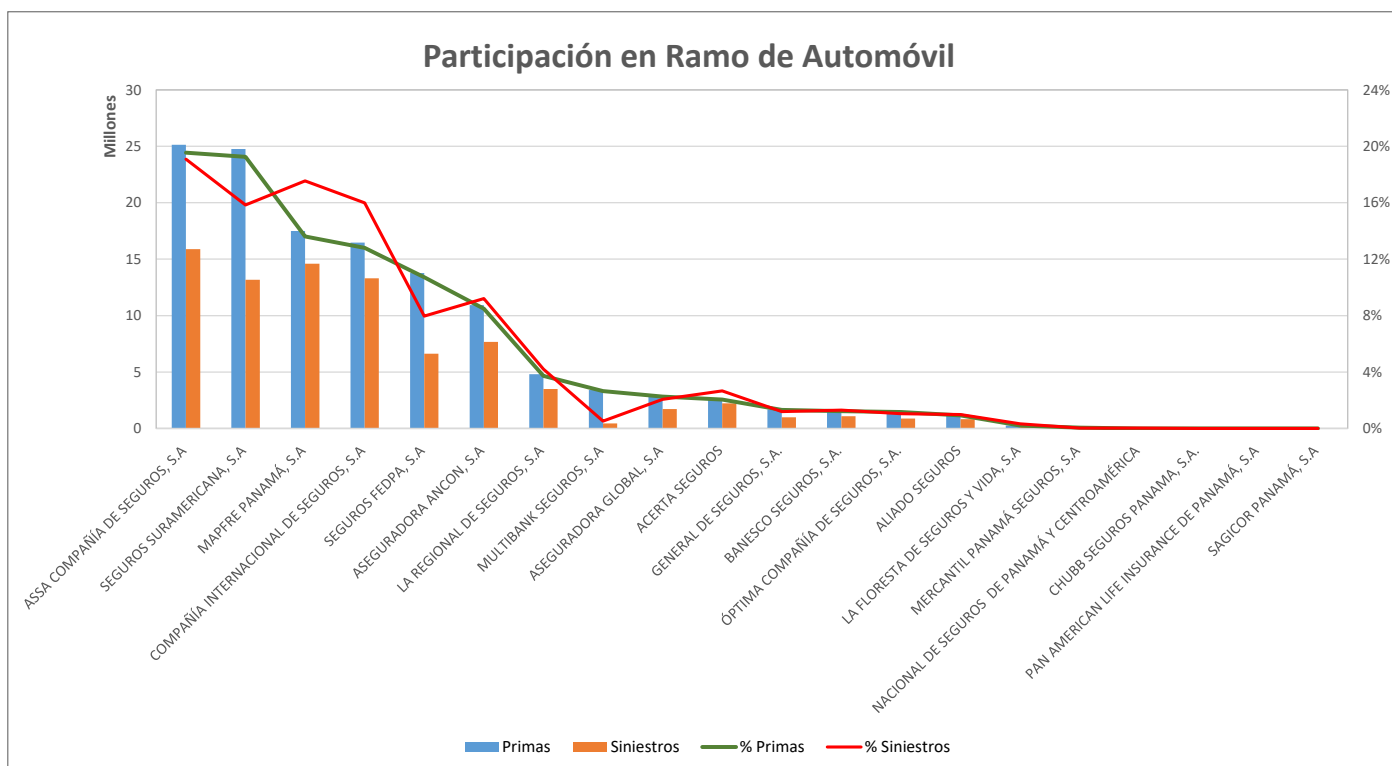
Participación de Mercado por Productos



AUTOMÓVIL

AL 31 DE MAYO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	25,141,145.68	19.5%	1	15,883,965.12	19.1%	63.2%
2	SEGUROS SURAMERICANA, S.A	24,756,128.04	19.2%	4	13,178,430.57	15.8%	53.2%
3	MAPFRE PANAMÁ, S.A	17,504,003.71	13.6%	2	14,601,948.52	17.5%	83.4%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	16,463,109.30	12.8%	3	13,306,102.01	16.0%	80.8%
5	SEGUROS FEDPA, S.A	13,782,119.75	10.7%	6	6,624,018.23	8.0%	48.1%
6	ASEGURADORA ANCON, S.A	10,925,401.68	8.5%	5	7,665,884.43	9.2%	70.2%
7	LA REGIONAL DE SEGUROS, S.A	4,798,095.32	3.7%	7	3,499,329.49	4.2%	72.9%
8	MULTIBANK SEGUROS, S.A	3,404,036.58	2.6%	14	437,308.59	0.5%	12.8%
9	ASEGURADORA GLOBAL, S.A	2,909,066.83	2.3%	9	1,713,214.50	2.1%	58.9%
10	ACERTA SEGUROS	2,632,578.58	2.0%	8	2,219,038.84	2.7%	84.3%
11	GENERAL DE SEGUROS, S.A.	1,686,067.86	1.3%	11	997,647.17	1.2%	59.2%
12	BANESCO SEGUROS, S.A.	1,581,052.77	1.2%	10	1,080,719.62	1.3%	68.4%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,493,986.97	1.2%	12	868,097.73	1.0%	58.1%
14	ALIADO SEGUROS	1,189,088.74	0.9%	13	823,966.52	1.0%	69.3%
15	LA FLORESTA DE SEGUROS Y VIDA, S.A	264,831.40	0.2%	15	271,349.00	0.3%	102.5%
16	MERCANTIL PANAMÁ SEGUROS, S.A	67,258.86	0.1%	16	27,864.35	0.0%	41.4%
17	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	5,296.30	0.0%	17	16,712.62	0.0%	315.6%
18	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	18	0.00	0.0%	0.0%
19	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	SAGICOR PANAMÁ, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	21	0.00	0.0%	0.0%
22	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	22	0.00	0.0%	0.0%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$128,603,268.37	100%		\$83,215,597.31	100%	64.7%



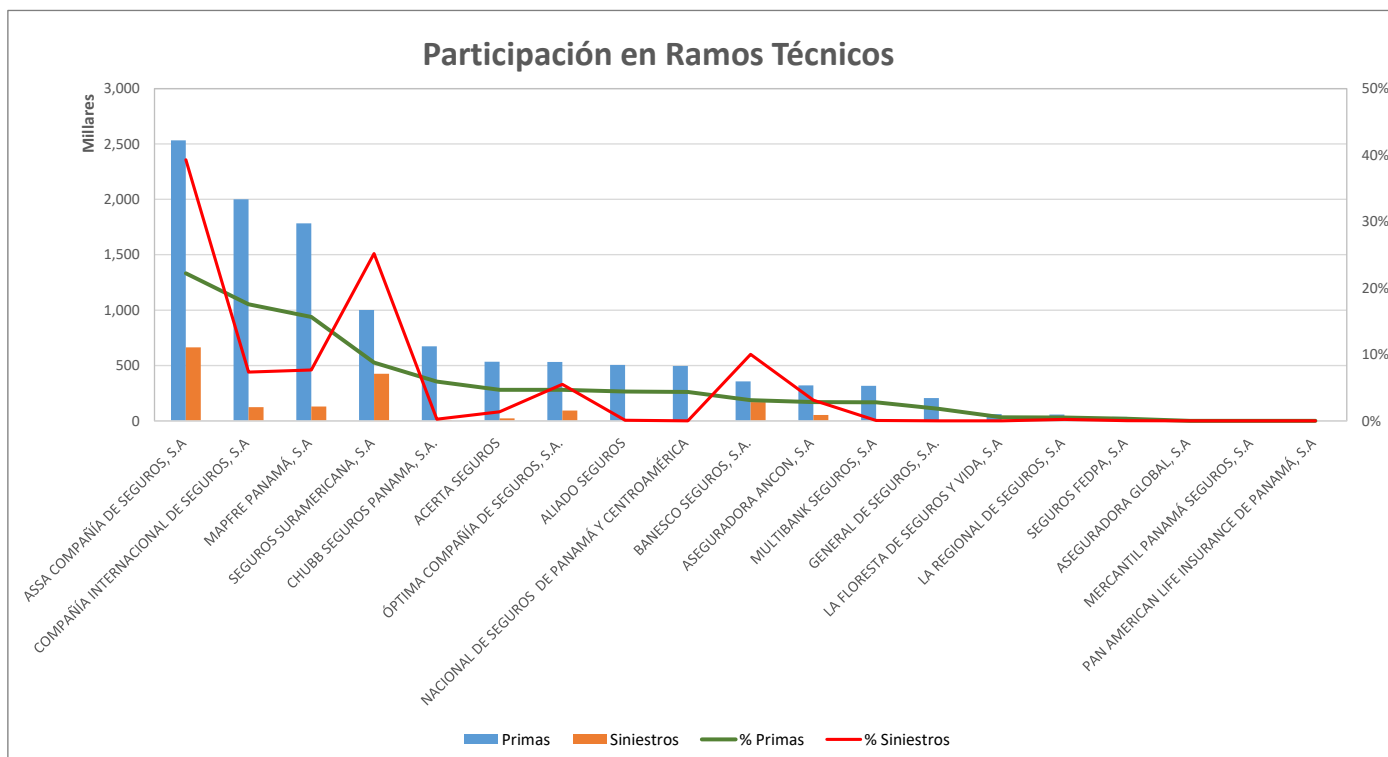
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMOS TÉCNICOS

AL 31 DE MAYO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	2,533,753.66	22.2%	1	662,525.06	39.3%	26.1%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,000,089.84	17.5%	5	123,759.85	7.3%	6.2%
3	MAPFRE PANAMÁ, S.A	1,784,093.26	15.6%	4	128,913.09	7.6%	7.2%
4	SEGUROS SURAMERICANA, S.A	1,001,746.81	8.8%	2	424,421.90	25.2%	42.4%
5	CHUBB SEGUROS PANAMA, S.A.	673,403.00	5.9%	9	4,122.87	0.2%	0.6%
6	ACERTA SEGUROS	533,799.64	4.7%	8	22,778.96	1.4%	4.3%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	531,929.59	4.7%	6	92,522.57	5.5%	17.4%
8	ALIADO SEGUROS	505,270.20	4.4%	11	1,347.96	0.1%	0.3%
9	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	495,005.03	4.3%	14	0.00	0.0%	0.0%
10	BANESCO SEGUROS, S.A.	355,508.07	3.1%	3	168,484.31	10.0%	47.4%
11	ASEGURADORA ANCON, S.A	320,675.76	2.8%	7	52,500.91	3.1%	16.4%
12	MULTIBANK SEGUROS, S.A	317,004.66	2.8%	12	881.73	0.1%	0.3%
13	GENERAL DE SEGUROS, S.A.	206,144.35	1.8%	15	0.00	0.0%	0.0%
14	LA FLORESTA DE SEGUROS Y VIDA, S.A	59,884.41	0.5%	16	0.00	0.0%	0.0%
15	LA REGIONAL DE SEGUROS, S.A	56,761.97	0.5%	10	3,456.38	0.2%	6.1%
16	SEGUROS FEDPA, S.A	35,517.72	0.3%	13	384.79	0.0%	1.1%
17	ASEGURADORA GLOBAL, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
18	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	SAGICOR PANAMÁ, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	21	0.00	0.0%	0.0%
22	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	22	0.00	0.0%	0.0%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$11,410,587.97	100%		\$1,686,100.38	100%	14.8%



Superintendencia de Seguros y Reaseguros de Panamá

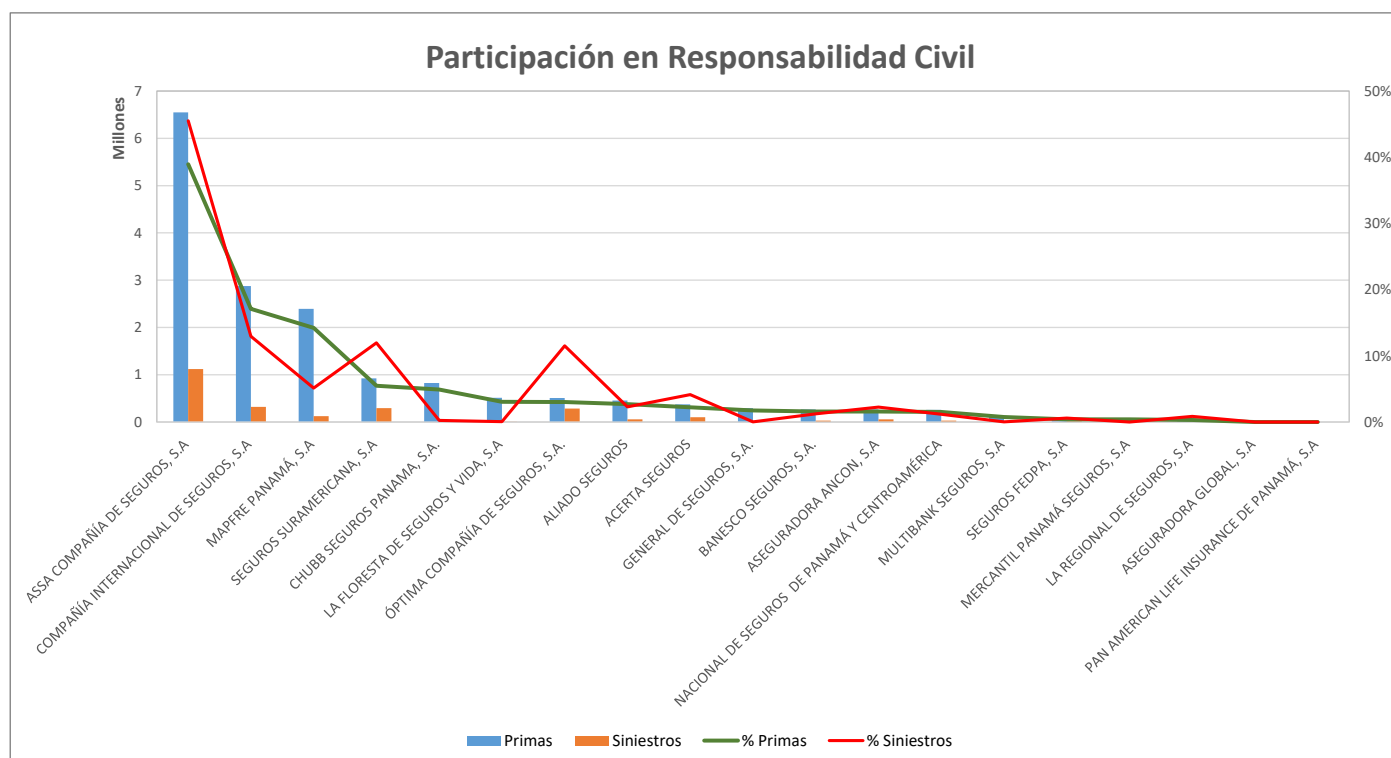
Participación de Mercado por Productos



RESPONSABILIDAD CIVIL

AL 31 DE MAYO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	6,547,866.66	38.9%	1	1,122,078.14	45.5%	17.1%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,875,101.39	17.1%	2	319,243.58	12.9%	11.1%
3	MAPFRE PANAMÁ, S.A	2,393,003.10	14.2%	5	126,278.74	5.1%	5.3%
4	SEGUROS SURAMERICANA, S.A	921,944.16	5.5%	3	294,664.29	12.0%	32.0%
5	CHUBB SEGUROS PANAMA, S.A.	826,464.63	4.9%	13	6,364.39	0.3%	0.8%
6	LA FLORESTA DE SEGUROS Y VIDA, S.A	511,681.30	3.0%	14	1,466.70	0.1%	0.3%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	506,682.35	3.0%	4	283,733.75	11.5%	56.0%
8	ALIADO SEGUROS	454,754.69	2.7%	7	56,665.25	2.3%	12.5%
9	ACERTA SEGUROS	373,427.61	2.2%	6	102,512.80	4.2%	27.5%
10	GENERAL DE SEGUROS, S.A.	292,944.74	1.7%	16	321.00	0.0%	0.1%
11	BANESCO SEGUROS, S.A.	267,657.42	1.6%	9	30,817.34	1.2%	11.5%
12	ASEGURADORA ANCON, S.A	267,116.19	1.6%	8	55,628.49	2.3%	20.8%
13	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	258,626.21	1.5%	10	29,153.87	1.2%	11.3%
14	MULTIBANK SEGUROS, S.A	126,453.68	0.8%	15	979.13	0.0%	0.8%
15	SEGUROS FEDPA, S.A	68,721.38	0.4%	12	15,004.82	0.6%	21.8%
16	MERCANTIL PANAMÁ SEGUROS, S.A	68,640.94	0.4%	17	0.00	0.0%	0.0%
17	LA REGIONAL DE SEGUROS, S.A	53,259.41	0.3%	11	20,889.29	0.8%	39.2%
18	ASEGURADORA GLOBAL, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	SAGICOR PANAMÁ, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	21	0.00	0.0%	0.0%
22	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	22	0.00	0.0%	0.0%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$16,814,345.86	100%		\$2,465,801.58	100%	14.7%

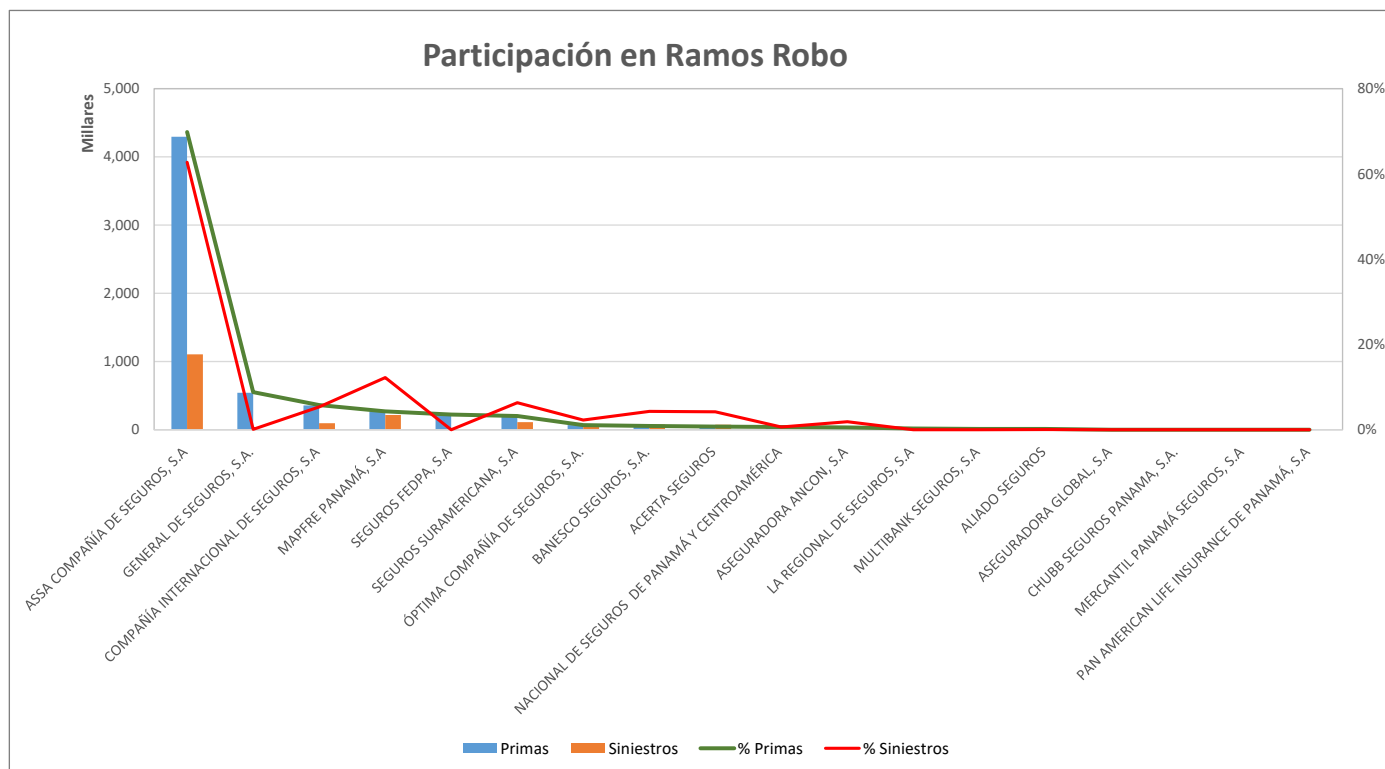


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE ROBO AL 31 DE MAYO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	4,294,638.27	69.8%	1	1,105,939.41	62.7%	25.8%
2	GENERAL DE SEGUROS, S.A.	542,454.04	8.8%	10	1,801.03	0.1%	0.3%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	355,733.45	5.8%	4	94,242.75	5.3%	26.5%
4	MAPFRE PANAMÁ, S.A	264,841.53	4.3%	2	215,263.23	12.2%	81.3%
5	SEGUROS FEDPA, S.A	219,634.91	3.6%	12	8.39	0.0%	0.0%
6	SEGUROS SURAMERICANA, S.A	196,821.94	3.2%	3	111,853.92	6.3%	56.8%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	67,946.48	1.1%	7	40,342.86	2.3%	59.4%
8	BANESCO SEGUROS, S.A.	53,641.17	0.9%	5	75,567.39	4.3%	140.9%
9	ACERTA SEGUROS	44,945.97	0.7%	6	73,830.47	4.2%	164.3%
10	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	39,121.49	0.6%	9	10,945.45	0.6%	28.0%
11	ASEGURADORA ANCON, S.A	32,072.55	0.5%	8	33,069.12	1.9%	103.1%
12	LA REGIONAL DE SEGUROS, S.A	16,734.22	0.3%	13	0.00	0.0%	0.0%
13	MULTIBANK SEGUROS, S.A	12,532.16	0.2%	14	0.00	0.0%	0.0%
14	ALIADO SEGUROS	10,451.09	0.2%	11	293.32	0.0%	2.8%
15	ASEGURADORA GLOBAL, S.A	0.00	0.0%	15	0.00	0.0%	0.0%
16	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	16	0.00	0.0%	0.0%
17	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
23	LA FLORESTA DE SEGUROS Y VIDA, S.A	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$6,151,569.27	100%		\$1,763,157.34	100%	28.7%

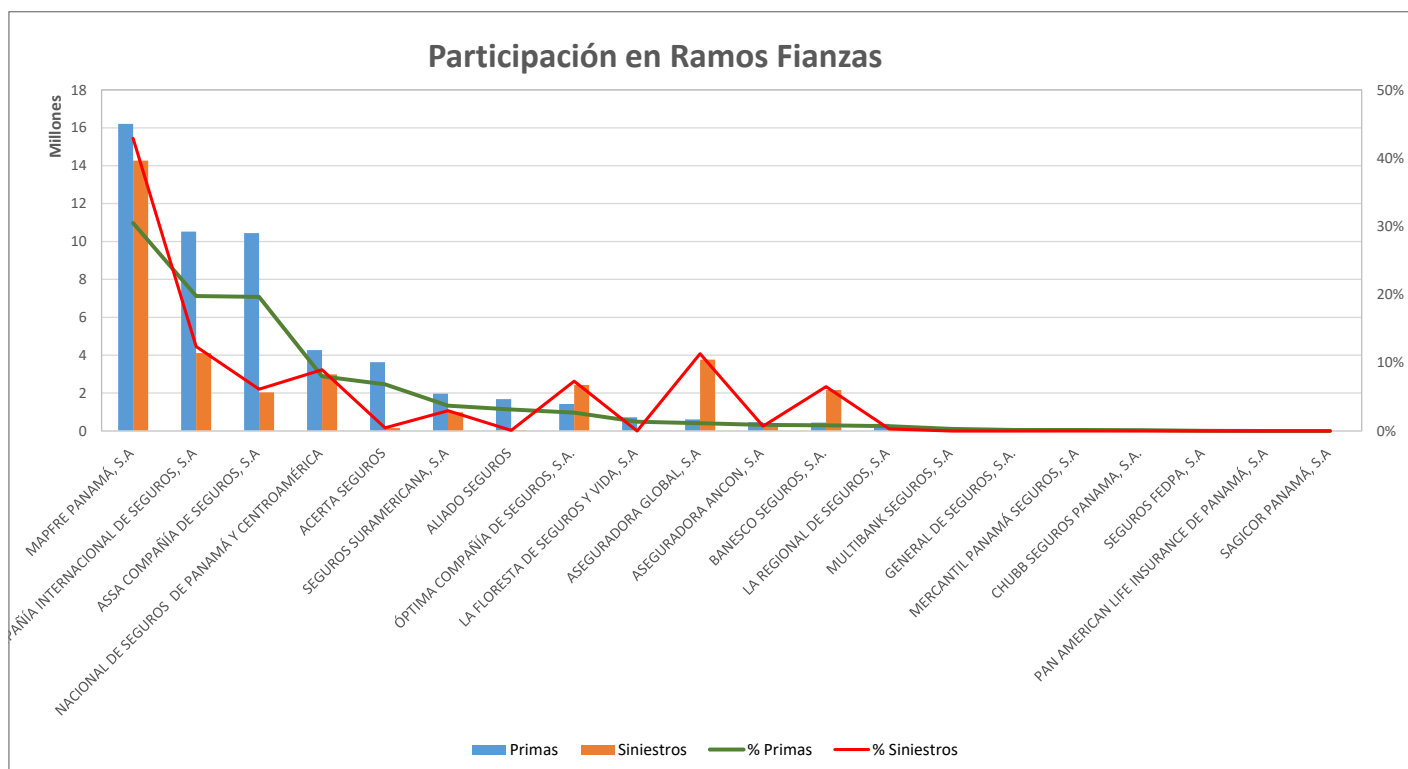


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE FIANZAS AL 31 DE MAYO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	16,208,317.04	30.5%	1	14,271,330.53	42.9%	88.0%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	10,525,816.55	19.8%	2	4,116,106.52	12.4%	39.1%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	10,447,311.16	19.6%	7	2,034,195.36	6.1%	19.5%
4	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	4,267,101.12	8.0%	4	2,981,827.23	9.0%	69.9%
5	ACERTA SEGUROS	3,627,885.56	6.8%	10	155,030.66	0.5%	4.3%
6	SEGUROS SURAMERICANA, S.A	1,975,352.34	3.7%	8	991,753.84	3.0%	50.2%
7	ALIADO SEGUROS	1,679,879.54	3.2%	12	28,858.20	0.1%	1.7%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,425,566.92	2.7%	5	2,430,360.61	7.3%	170.5%
9	LA FLORESTA DE SEGUROS Y VIDA, S.A	717,415.90	1.3%	15	0.00	0.0%	0.0%
10	ASEGURADORA GLOBAL, S.A	607,801.88	1.1%	3	3,763,415.09	11.3%	619.2%
11	ASEGURADORA ANCON, S.A	471,471.11	0.9%	9	230,493.56	0.7%	48.9%
12	BANESCO SEGUROS, S.A.	444,989.05	0.8%	6	2,161,224.89	6.5%	485.7%
13	LA REGIONAL DE SEGUROS, S.A	378,246.69	0.7%	11	100,000.00	0.3%	26.4%
14	MULTIBANK SEGUROS, S.A	162,808.30	0.3%	14	150.00	0.0%	0.1%
15	GENERAL DE SEGUROS, S.A.	71,818.02	0.1%	13	175.50	0.0%	0.2%
16	MERCANTIL PANAMÁ SEGUROS, S.A	71,120.89	0.1%	16	0.00	0.0%	0.0%
17	CHUBB SEGUROS PANAMA, S.A.	65,990.03	0.1%	17	0.00	0.0%	0.0%
18	SEGUROS FEDPA, S.A	20,271.86	0.0%	18	0.00	0.0%	0.0%
19	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	SAGICOR PANAMÁ, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	21	0.00	0.0%	0.0%
22	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	22	0.00	0.0%	0.0%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$53,169,163.96	100%		\$33,264,921.99	100%	62.6%



Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



OTROS RAMOS

AL 31 DE MAYO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ACERTA SEGUROS	23,615.01	0.1%	1	6,012.92	0.1%	25.5%
2	ALIADO SEGUROS	1,010,675.66	3.2%	2	60,045.56	1.0%	5.9%
3	ASEGURADORA ANCON, S.A	69,196.12	0.2%	9	8,989.88	0.2%	13.0%
4	ASEGURADORA GLOBAL, S.A	1,312,460.85	4.2%	3	13,255.81	0.2%	1.0%
5	ASSA COMPAÑÍA DE SEGUROS, S.A	5,966,623.17	19.1%	4	857,265.83	14.5%	14.4%
6	BANESCO SEGUROS, S.A.	20,856.89	0.1%	12	3,729.18	0.1%	17.9%
7	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	8	0.00	0.0%	0.0%
8	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	9,751,012.01	31.3%	14	3,904,105.79	66.1%	40.0%
9	GENERAL DE SEGUROS, S.A.	4,410,794.09	14.1%	6	136,870.62	2.3%	3.1%
10	MAPFRE PANAMÁ, S.A	2,913,789.92	9.3%	11	665,973.19	11.3%	22.9%
11	MERCANTIL PANAMÁ SEGUROS, S.A	1,562,323.70	5.0%	7	30,079.72	0.5%	1.9%
12	MULTIBANK SEGUROS, S.A	378,054.01	1.2%	10	21,719.13	0.4%	5.7%
13	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	285,561.49	0.9%	18	0.00	0.0%	0.0%
14	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	600,734.66	1.9%	5	64,906.90	1.1%	10.8%
15	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	15	0.00	0.0%	0.0%
16	SAGICOR PANAMÁ, S.A	0.00	0.0%	13	0.00	0.0%	0.0%
17	SEGUROS FEDPA, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
18	SEGUROS SURAMERICANA, S.A	2,675,464.07	8.6%	17	82,159.04	1.4%	3.1%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	19	0.00	0.0%	0.0%
20	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	20	0.00	0.0%	0.0%
21	BUPA PANAMÁ, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
22	LA FLORESTA DE SEGUROS Y VIDA, S.A	182,135.39	0.6%	22	33,379.20	0.6%	18.3%
23	LA REGIONAL DE SEGUROS, S.A	11,571.80	0.0%	23	21,894.63	0.4%	189.2%
TOTAL		\$31,174,868.84	100%		\$5,910,387.40	100%	19.0%

